

Contract Year	Contract Value		
	Net Inv. Return	Variable Contract	Fixed Contract
0	-	10,000	10,000
1	10%	11,000	10,500
2	5%	11,550	11,025
3	-12%	10,164	11,576
4	25%	12,705	12,155
5	14%	14,484	12,763
6	11%	16,077	13,401
7	2%	16,398	14,071
8	-5%	15,579	14,775
9	4%	16,202	15,513
10	23%	19,928	16,289
11	18%	23,515	17,103
12	0%	23,515	17,959
13	-7%	21,869	18,856
14	-3%	21,213	19,799
15	10%	23,334	20,789

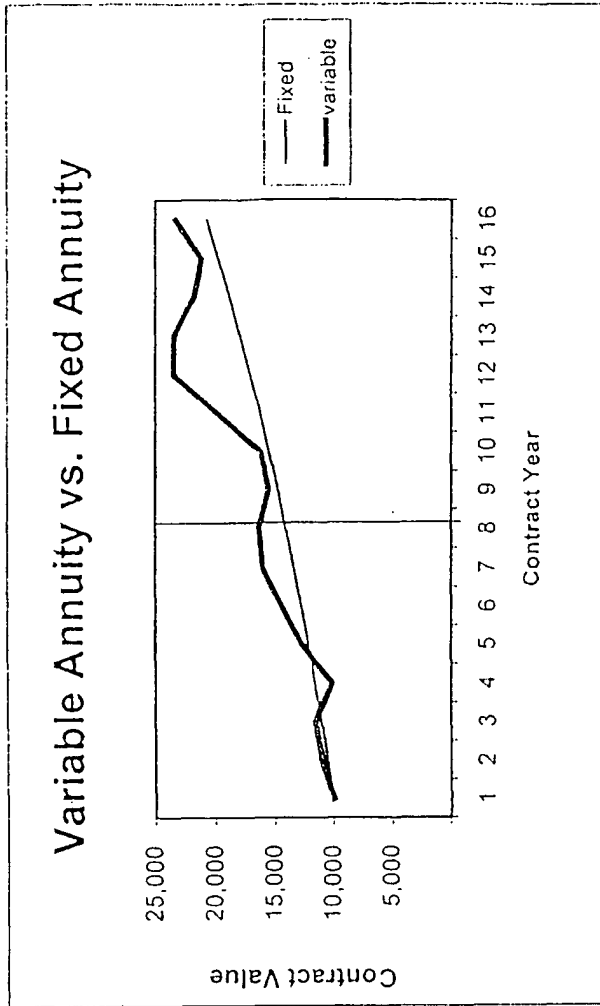
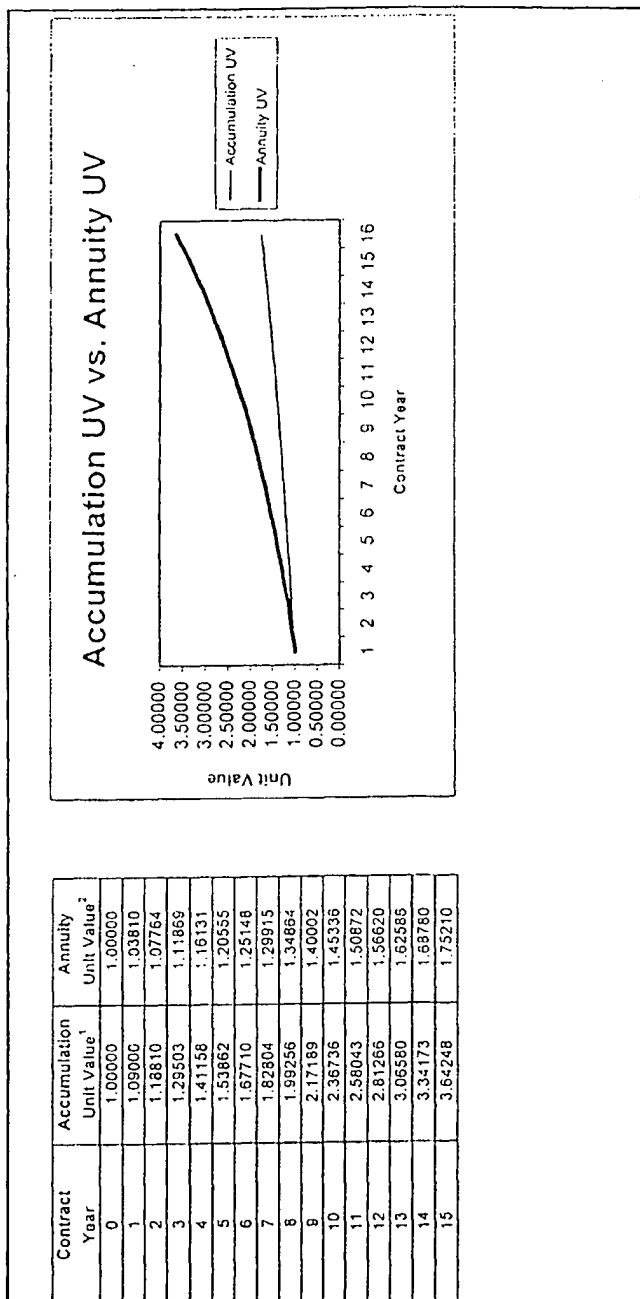


FIGURE 1

FIGURE 2



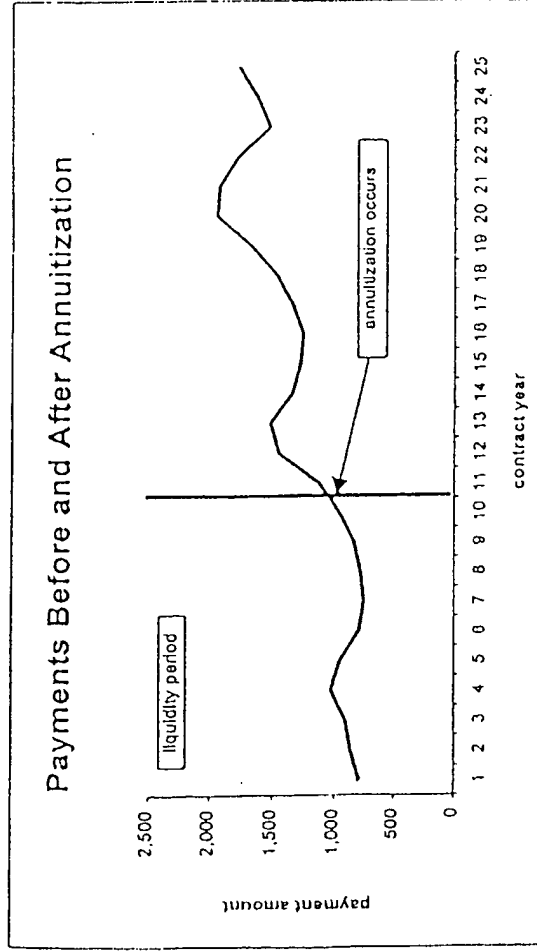


FIGURE 3

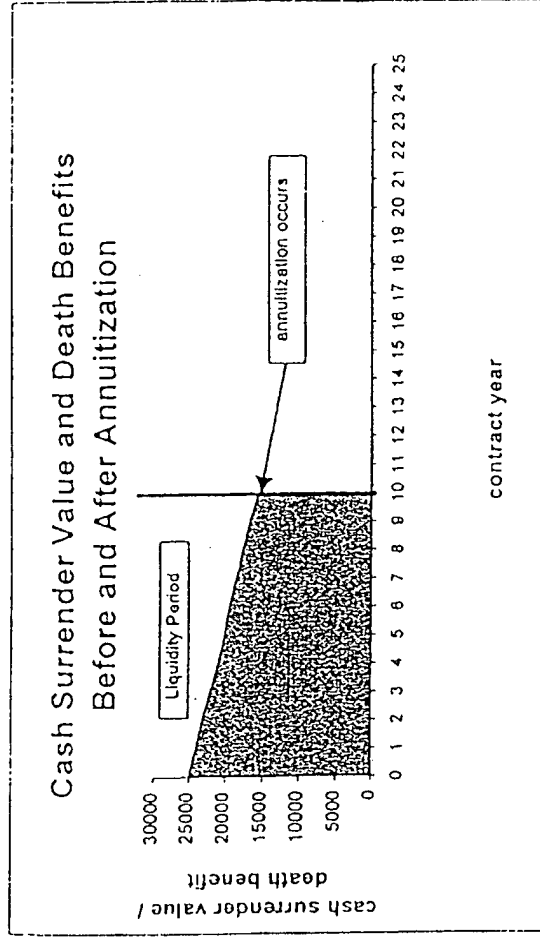
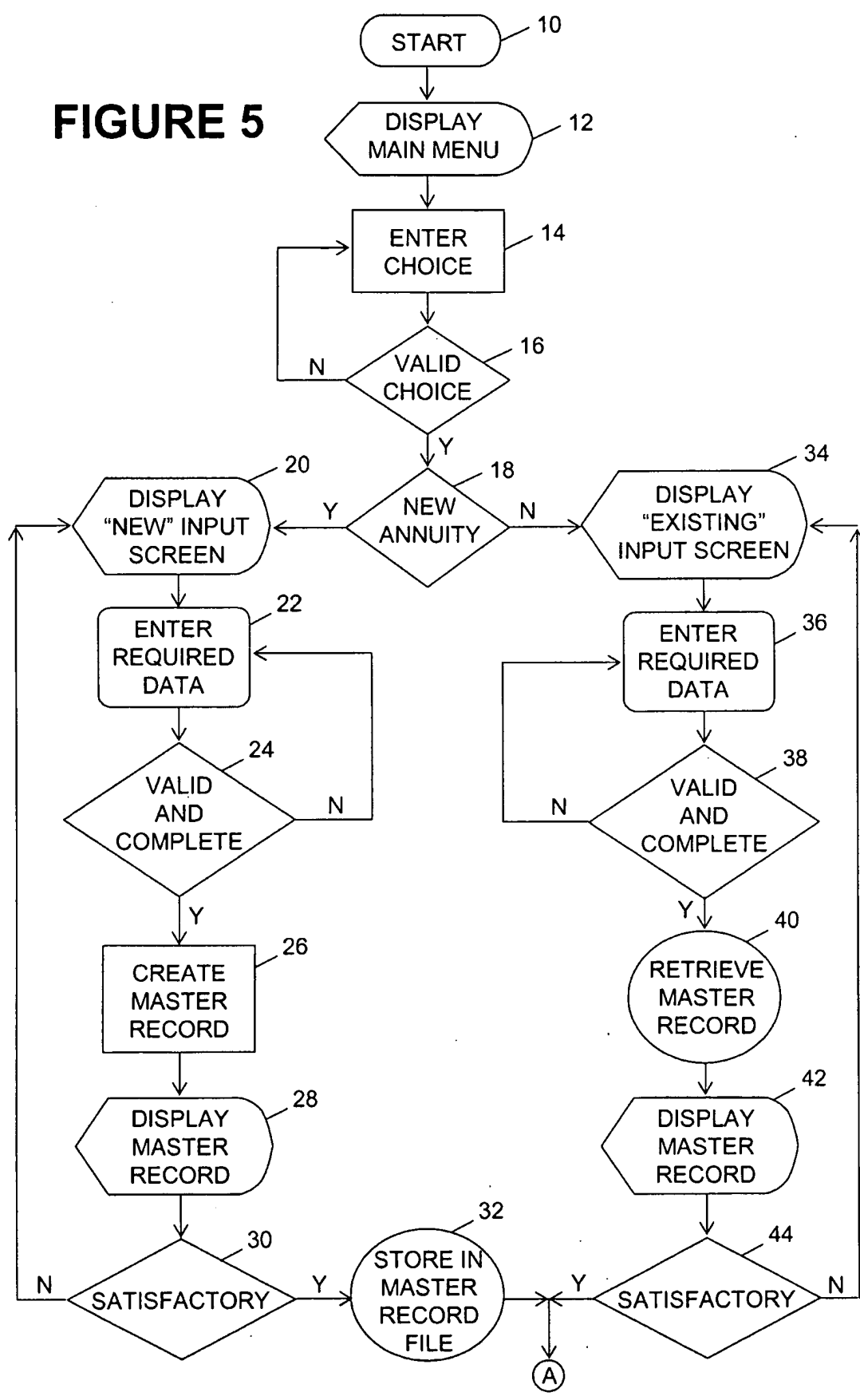


FIGURE 4

FIGURE 5



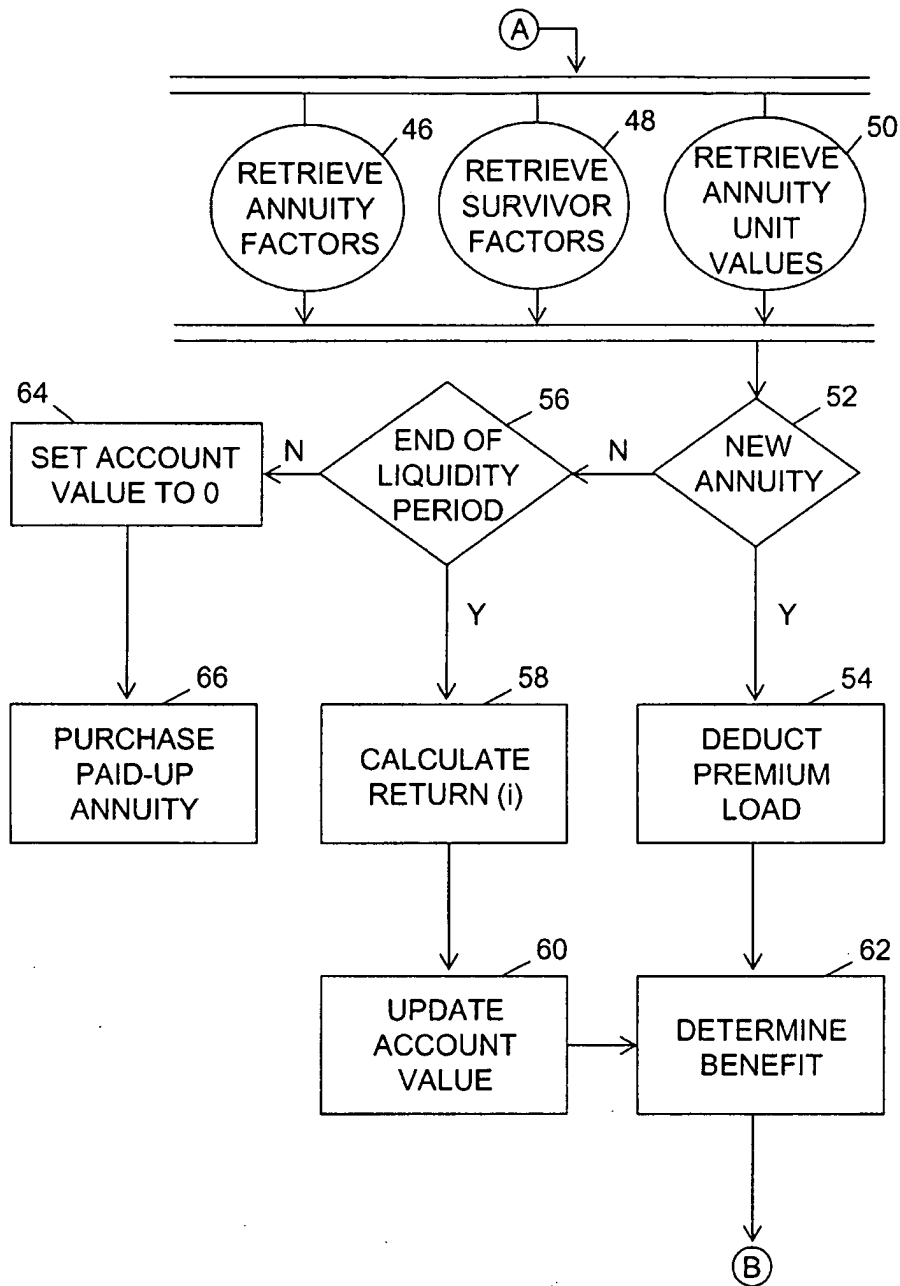


FIGURE 6

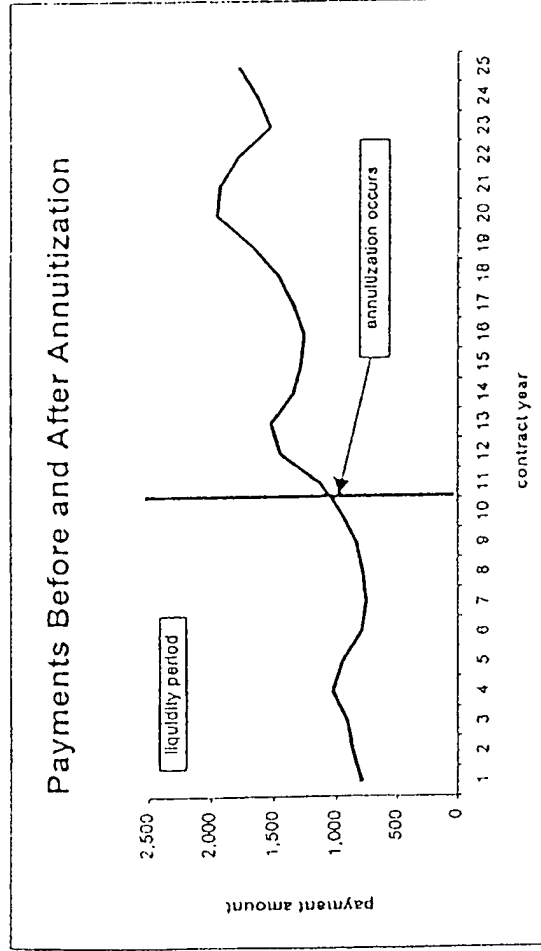


FIGURE 7

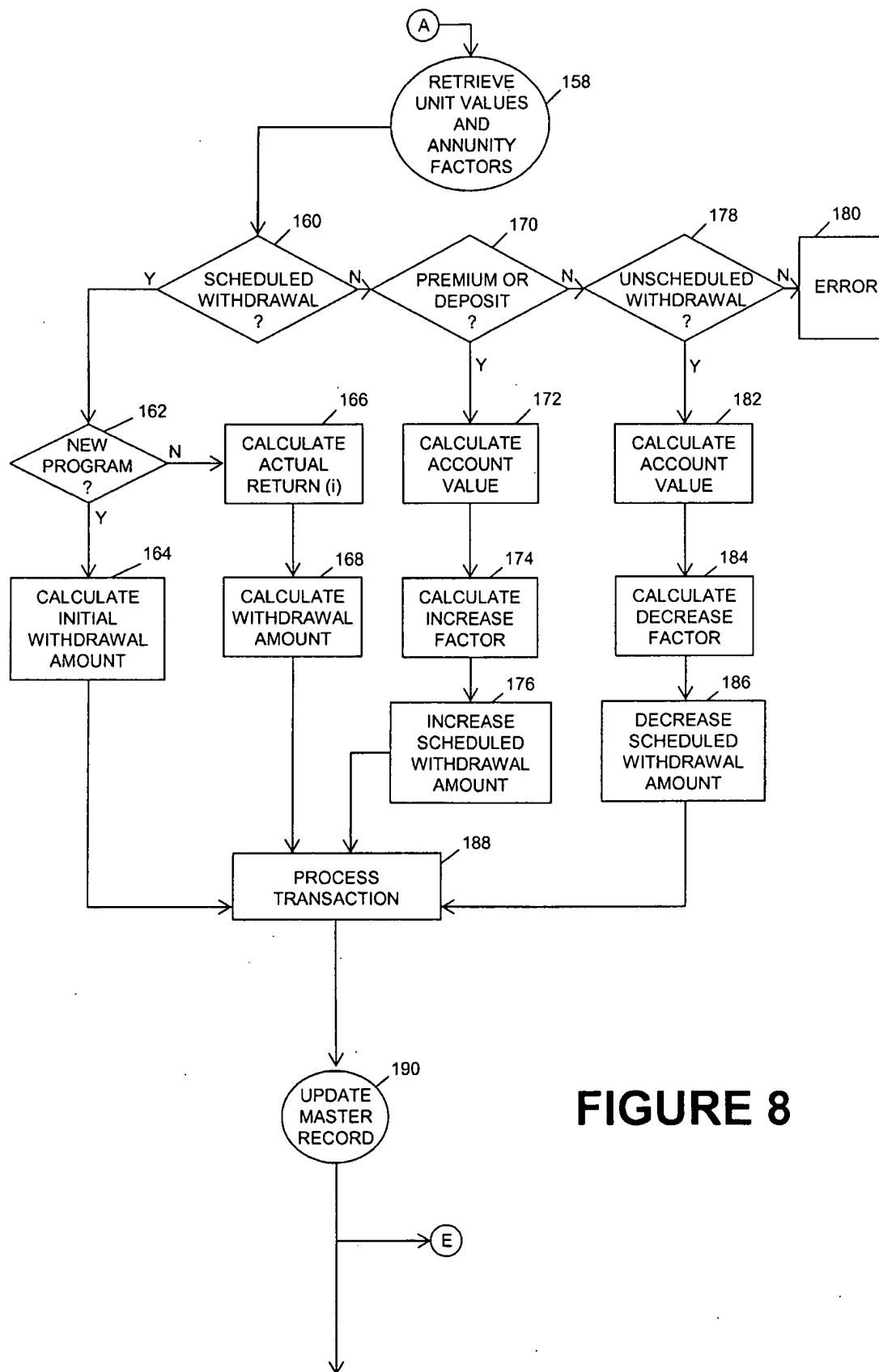


FIGURE 8

Withdrawal Number	Account Value BOY	Withdrawal Amount	Investment Return	Account Value EOY
1	\$100,000.00	\$7,500.00	12%	\$103,600.00
2	\$103,600.00	\$7,770.00	16%	\$111,162.80
3	\$111,162.80	\$8,337.21	12%	\$115,164.66
4	\$115,164.66	\$8,637.35	-5%	\$101,200.95
5	\$101,200.95	\$8,637.35	-10%	\$83,307.24
6	\$83,307.24	\$8,637.35	-21%	\$58,989.21
7	\$58,989.21	\$8,637.35	5%	\$52,869.45
8	\$52,869.45	\$8,637.35	-14%	\$38,039.61
9	\$38,039.61	\$8,637.35	1%	\$29,696.28
10	\$29,696.28	\$8,637.35	-15%	\$17,900.09
11	\$17,900.09	\$8,637.35	-5%	\$8,799.61
12	\$8,799.61	\$8,637.35	15%	\$186.60
13	\$186.60	\$8,637.35	23%	\$0.00
14	\$0.00	\$8,637.35	10%	\$0.00
15	\$0.00	\$8,637.35	8%	\$0.00

FIGURE 9